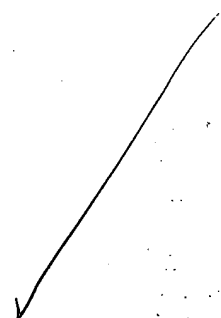


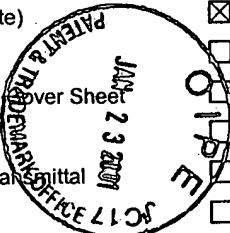
IDS 1/19/2001



Date Mailed: Jan. 18, 2001	Atty/Sec: RRS/la	Filing Date: August 12, 1999
Serial No. 09/373,926	Docket No.: 3899	
Applicants: Ho Ming Luk, et al.		
Title: Detection of Insurance Premium Fraud or Abuse Using a Predictive Software System		

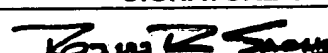
Please imprint Patent Office "date stamp" hereon to indicate receipt and then return card to addressee


<input type="checkbox"/> ___ pages of Specification	<input type="checkbox"/> PTO/SB/35
<input type="checkbox"/> ___ sheets of formal drawings	<input type="checkbox"/> Preliminary Amendment
<input type="checkbox"/> Provisional Application Cover Sheet	<input type="checkbox"/> Response to Notice of Missing Parts
<input checked="" type="checkbox"/> Pending Application Transmittal	<input type="checkbox"/> Request to Correct Assignment
<input type="checkbox"/> Fee Transmittal (in duplicate)	<input checked="" type="checkbox"/> IDS, PTO-1449, and cited references
<input type="checkbox"/> Declaration (unsigned)	<input type="checkbox"/> Issue Fee Transmittal
<input type="checkbox"/> Assignment & Recordation Cover Sheet	<input type="checkbox"/> Letter to Chief Draftsperson
<input type="checkbox"/> Small Entity Statement	<input type="checkbox"/> Maintenance Fee Payment
<input type="checkbox"/> New Design Application Transmittal	<input type="checkbox"/> Request for Certificate of Correction
<input type="checkbox"/> CPA Request Transmittal	<input type="checkbox"/> copy of Formalities Letter
<input type="checkbox"/> Express Mail No.	<input type="checkbox"/> Check in the amount of \$



0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	Application Number	09/373,926
TRANSMITTAL FORM <i>(to be used for all correspondence during pendency of filed application)</i>		Filing Date	August 12, 1999
		First Named Inventor	Ho Ming Luk
		Group Art Unit Number	2763
		Examiner Name	Unknown
Total Number of Pages in This Submission	4*	Attorney Docket Number	3899

ENCLOSURES (check all that apply)	
<input type="checkbox"/> Fee Transmittal Form (in duplicate) <input type="checkbox"/> Check Enclosed <input checked="" type="checkbox"/> Return Receipt Postcard <input type="checkbox"/> Response to Notice to File Missing Parts <input type="checkbox"/> Assignment & Recordation Cover Sheet <input type="checkbox"/> Declaration <input type="checkbox"/> Small Entity Statement <input checked="" type="checkbox"/> Information Disclosure Statement & PTO-1449 <input checked="" type="checkbox"/> Copies of IDS Cited References <input type="checkbox"/> Request for Corrected Filing Receipt <input type="checkbox"/> Request for Correction of Recorded Assignment <input type="checkbox"/> Amendment/Response: [] Page(s) <input type="checkbox"/> After Final <input type="checkbox"/> Status Request <input type="checkbox"/> Revocation and Power of Attorney	<input type="checkbox"/> Issue Fee Transmittal <input type="checkbox"/> Letter to Chief Draftsperson <input type="checkbox"/> Formal Drawing(s): [] Sheet(s) of Figure(s) [] <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group <i>(Appeal Notice, Brief, Reply Brief)</i> <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Copy of Formalities Letter <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____
REMARKS: * EXCLUDES REFERENCES	

SIGNATURE OF ATTORNEY OR AGENT			
Signature:			
Attorney/Reg. No.:	Robert R. Sachs, Registration No. 42,120	Dated:	1.19.01

CERTIFICATE OF MAILING			
I hereby certify that this correspondence, including the enclosures identified above, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on the date shown below. If the Express Mail Mailing Number is filled in below, then this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10.			
Signature:			
Typed or Printed Name:	Robert R. Sachs	Dated:	1.19.01
Express Mail Mailing Number (optional):			

IN THE
UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Ho Ming Luk, et al.
SERIAL NO.: 09/373,926
FILING DATE: August 12, 1999
TITLE: DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A
PREDICTIVE SOFTWARE SYSTEM
EXAMINER: Unknown
GROUP ART UNIT: 2763
ATTY. DKT. NO.: 3899

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner For Patents, Washington, D.C. 20231, on the date shown below:

Dated: 1.19.01

By: Robert R. Sachs

Robert R. Sachs, Registration No. 42,120

COMMISSIONER FOR PATENTS
WASHINGTON, DC. 20231

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 C.F.R. §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. A copy is enclosed herewith of each listed reference which may be material to the examination of this application, and with respect to which there may be a duty to disclose.

The filing of this Supplemental Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

This Supplemental Information Disclosure Statement submitted herewith is being filed:

☒ within three months of the filing date of the application, or date of entry into the national stage of an international application, or before the mailing date of a first official action on the merits, whichever event last occurred.

☒ Applicant submits that no fee is required for the consideration of the accompanying Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,

HO MING LUK, ET AL.

Dated: 1.19.01

By: Robert R. Sachs
Robert R. Sachs, Registration No. 42,120
FENWICK & WEST LLP
Two Palo Alto Square
Palo Alto, CA 94306
Tel.: (415) 875-2410
Fax.: (415) 281-1350

13553/03899/SF/5016731.1

FORM PTO-1449 (REV. 6-89) U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)	Attorney's Docket No. 3899	Application No. 09/373,926
Applicant Ho Ming Luk		
Filing Date August 12, 1999		Group Art Unit 2763

U.S. PATENT DOCUMENTS

Examiner Initial	P	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	P	6,049,773	4/11/00	McCormack et al.	705	4	
	Q	6,029,144	2/22/00	Barrett et al.	705	30	
	R	5,907,602	5/25/99	Peel et al.	379	114	
	S	5,835,897	11/10/98	Dang	705	2	
	T	5,819,226	10/6/98	Gopinathan et al.	705	1	
	U	5,577,169	11/19/96	Prezioso	395	61	
	V	5,253,164	10/12/93	Holloway et al.	364	406	
	W	5,253,164	10/12/93	Holloway et al.	364	406	

FOREIGN PATENT DOCUMENTS

Document Number	Date	Country	Class	Subclass	Translation
					Yes No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

X	PCT Search Report PCT/US00/21298
Y	Daniels, S., "High-Tech Tool for Fighting Health Fraud", <i>National Underwriter</i> , Oct. 6, 1997, pp.27.
Z	Galfond, G., "Data Mining Can Unearth a Competitive Edge", <i>National Underwriter</i> , Oct. 6, 1997, pp. 10
AA	Manchur, D., "Mining for Fraud", <i>Canadian Insurance</i> , Sept. 1998, pp. 24
AB	Schwartz, S., "Artificial Intelligence: Reviving the Love Affair", <i>Insurance & Technology</i> , Aug. 1996, pp. 42.
AC	Tauhert, C., "Neural Networks: Not Just a Black Box", <i>Insurance & Technology</i> , April 1997, pp. 30.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered.
 Include copy of this form with next communication to applicant.